

AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

Susan B. Linker, Chief Executive Officer, Our Companions Animal Rescue

Volunteer and Advisory Board member of CT Votes for Animals

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I would like to thank the Insurance and Real Estate Committee for the opportunity to express my strong support of HB5443. My testimony is based on my professional experience as the CEO of an animal rescue organization and my personal experience with dogs of all breeds.

Housing issues are a leading reason why dogs are relinquished to shelters, and those breeds blacklisted by insurance companies have an even harder time getting adopted. The breed most discriminated against is the American Pit Bull Terrier and other related breeds. In Connecticut, the majority of dogs that are in our municipal pounds are pit-bull type breeds and mixes. A large percentage of these friendly, loving, safe, and beautiful dogs are unnecessarily killed each day in our state due to an overall breed bias, lack of facts and, at times, hysteria associated with the pit-bull type breeds. When insurance companies ban certain breeds, it further adds to this poor dog's plight of being disregarded for adoption. Insurance companies refusing to cover families with pit bulls greatly contributes to this breed's systemic problems.

Any policy that excludes based purely on breed is unfair and unenforceable. Short of doing a DNA test on every dog, there is no way to identify the exact breed. Most people confuse lab mixes, boxers, mastiffs, cane corsos, and even Jack Russell terrier mixes with "pit-bulls." Insurers ask dog owners to identify their pet's breed, but the fact is most people don't know for sure what their dogs' breeds are. This bill will stop insurance companies from trying to single out dogs with certain physical characteristics which have nothing to do with the dog's temperament and the related exposure they may create for insurance companies.

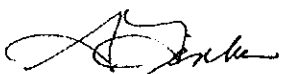
Instead of focusing on breed, insurance companies should be focusing on the conditions which are present in creating dangerous dogs and dog bites. Tethered dogs and unneutered dogs are responsible for the majority of dog bites. Since 2003, at least 450 Americans have been injured or killed by chained dogs; the majority of the victims were children. Nearly 30% of dogs involved in fatal attacks were chained at the time, according to the Journal of the American Veterinary Medical Association: Dog Bite Related Fatalities from 1979 through 1988 by J. Sacks, R. W. Sattin, & S. E. Bonzo.

The assertion that pit-bull type breeds of dogs pose a larger inherent danger to people and the public is not factual. The most recent comprehensive examination of dog bite data was published in the Journal of the American Veterinary Medical Association this past December. The researchers concluded that breed was not a significant contributing factor in fatal dog bites. The salient factors were the owner's failing to neuter or spay their dog, the owner's abuse or neglect of the dog, lack of proper socialization, and other human-caused factors.

This bill will build upon the HB6311, passed in 2013, that prevents municipalities from implementing breed -specific ordinances. It would be a great honor to live in a state that also has ended breed discrimination by insurance companies well.

Thank you for allowing me this opportunity to testify on this important issue.

Sincerely,



Susan B. Linker, Bloomfield, CT 06002